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	APPLICATION NO.	FILING DATE	FIRST NAMED INV	ENTOR	AT	TORNEY DOCKET NO.
	09/241,0	83 02/01/9	99 KOSUDA		Н	1080.1071/JD
Г	_		LM01/0218	٦	EXAMINER	
	STAAS & I				RETTA	, Y
	700 ELEVI	ENTH STREET	N W		ART UNIT	PAPER NUMBER

SUITE 500 WASHINGTON DC 20001

2764 DATE MAILED:

02/18/00

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No. 09/241,083 Applicant(s)

Kosuda et al.

Examiner

Yehdega Retta

Group Art Unit 2764



Responsive to communication(s) filed on <u>Feb 1, 1999</u>						
☐ This action is FINAL .						
☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under Ex parte Quay\@35 C.D. 11; 453 O.G. 213.						
A shortened statutory period for response to this action is set to expirelonger, from the mailing date of this communication. Failure to respond wi application to become abandoned. (35 U.S.C. § 133). Extensions of time 37 CFR 1.136(a).	ithin the period for response will cause the					
Disposition of Claim	No. 1 House Bank					
	is/are pending in the applicat					
Of the above, claim(s)						
Claim(s)						
	is/are rejected.					
Claim(s)	is/are objected to.					
Claims	are subject to restriction or election requirement.					
Application Papers See the attached Notice of Draftsperson's Patent Drawing Review, The drawing(s) filed on	by the Examiner. is approved disapproved. J.S.C. § 119(a)-(d). ty documents have been onal Bureau (PCT Rule 17.2(a)).					
Attachment(s) Notice of References Cited, PTO-892 ☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). ☐ Interview Summary, PTO-413 ☐ Notice of Draftsperson's Patent Drawing Review, PTO-948 ☐ Notice of Informal Patent Application, PTO-152	•					
SEE OFFICE ACTION ON THE FOL	LLOWING PAGES					

Application/Control Number: 09/241,083

Art Unit: 2764

DETAILED ACTION

Claim Rejections - 35 USC § 103

- 1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:
 - (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.
- 2. Claims 1-6 are rejected under 35 U.S.C. 103(a) as being unpatentable over admitted prior art Japanese Patent JP404372057, Takemura, in view of Jovicic et al. U.S.Patent No. 5,855,007.
- 3. As per claim 1, Takemura disclose:

a display device; a display control means for controlling a display; input operation on display device, inputting destination address for transaction record (see abstract and fig. 1). Takemura does not specifically disclose selectable as to whether the transaction record is to be transmitted to the destination electronic mail address and whether the transaction record is to be issued in form of a sheet. Jovicic et al. (Jovicic) teaches selectable as to whether the coupon record is to be transmitted to the destination mail address and whether the record is to be issued in form of a sheet (see col. 8 lines 10-35 and fig. 1). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to modify Takemura's invention by

Page 2

Application/Control Number: 09/241,083 Page 3

Art Unit: 2764

connecting to the electronic mail communication network which is readily available communication system.

- 4. As per claims 2, 5 and 6, inputting in the display device a number of transaction records including a new and past transaction records is in inherent to Takemura's invention of transmitting the monthly or up to the date bank statement.
- 5. As per claims 3 and 4, Takemura disclose:

a display device; display control means; input means for performing an input operation in accordance with a display and control means for communicating with the host computer (see fig. 1); displaying transaction indications including a payment indication, and registering facsimile and transmitting the address via the communication line to the host computer so that the address is registered, and selectable through the input means to whether the transaction record is to be transmitted to the registered facsimile address or an other than the one registered one, and inputting the new destination address for the transaction record (see abstract and fig. 1).

Takemura does not disclose inputting electronic mail address through the input means indicative of a matter that the electronic mail address is able to be registered, and selectable through the input device whether the transaction record is to be transmitted to the registered electronic mail address or an electronic mail address other than the registered electronic mail and whether the record is to be issued in form of a sheet is disclosed in Jovicic (see col. 8 lines 10-35 and fig. 1). It would have been obvious to one of ordinary skill in the art at the time of applicant's invention

Application/Control Number: 09/241,083 Page 4

Art Unit: 2764

to modify Takemura's invention by connecting to the electronic mail communication network which is readily available communication system.

Conclusion

6. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Nishibe et al. U.S.Patent No. 5,120,945, transaction recording system and method.

Kolling et al. U.S.Patent No. 5,963,925, electronic statement presentment system.

Szlam et al. U.S.Patent No. 5,963,635, method and apparatus for providing resultoriented customer service.

Edwards et al. U.S.Patent No. 5,557,780, electronic data interchange system for managing non-standard data.

Joao et al. U.S.Patent No. 5,903,830, transaction security apparatus and method.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yehdega Retta whose telephone number is (703) 305-0436 The examiner can normally be reached on Monday-Friday from 7:30 a.m. to 4:00 p.m.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (703) 305-9768.

Any response to this office action should be mailed to:

Commissioner of Patents and Trademarks Washington, D.C. 20231

or faxed to:

(703) 308-9051, (for formal communications intended for entry)

Art Unit: 2764

or:

(703) 308-5397, (for informal or draft communications, please label "PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park II, 2121 Crystal Drive Arlington, Virginia, (Receptionist).

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 305-3900.

Supervisory Patent Examiner Technology Center 2700

Examiner Yehdega Retta Art Unit 2764 February 11, 2000